

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

Christa Blackmon Williams
a.k.a Christa Blackmon,

Plaintiff,

vs.

Revenue Assurance Professionals, LLC
d/b/a Consolidated Recovery Systems,
Inc., a foreign limited liability company,

Defendant.

Case No.:

COMPLAINT

JURY DEMAND

NOW COMES THE PLAINTIFF, CHRISTA BLACKMON WILLIAMS
a.k.a. CHRISTA BLACKMON, BY AND THROUGH COUNSEL, and for her
Complaint against the Defendant, pleads as follows:

JURISDICTION

1. This court has jurisdiction under the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. §1692k(d) and 28 U.S.C. §§1331,1337.

VENUE

2. The transactions and occurrences which give rise to this action occurred in the City of Memphis, Shelby County, Tennessee.
3. Venue is proper in the Western District of Tennessee, Western Division.

PARTIES

4. Plaintiff is a natural person residing in City of Memphis, Shelby County, Tennessee.
5. The Defendant, Revenue Assurance Professionals, LLC d/b/a Consolidated Recovery Systems, is a foreign limited liability company that conducts business in the State of Tennessee.

GENERAL ALLEGATIONS

6. Defendant is attempting to collect four consumer type debts allegedly owed by Plaintiff to Methodist Healthcare in the amount of \$75.00 for each Alleged Debt.
7. Plaintiff disputes the Alleged Debts.
8. On March 7, 2020, Plaintiff obtained her Equifax credit disclosure and noticed Defendant reporting the Alleged Debts.
9. On or about April 27, 2020, Plaintiff sent Defendant a letter disputing the Alleged Debts.
10. On May 21, 2020, a prospective lender, Westlake Service Inc., obtained Plaintiff's Equifax credit file.
11. On May 23, 2020, three prospective lenders, Capital One, Ally Financial and Credco Consumer, obtained Plaintiff's Equifax credit file.

12. On May 30, 2020, a prospective lender, Comenity Capital, obtained Plaintiff's Equifax credit file.
13. On June 23, 2020, another prospective lender, Citibank North America, obtained Plaintiff's Equifax credit file.
14. On June 27, 2020, another prospective lender, The Home Depot Credit Card, obtained Plaintiff's Equifax credit file.
15. On July 22, 2020, Plaintiff obtained her Equifax credit disclosure, which showed Defendant last reported the tradeline reflected by the Alleged Debt to Equifax on July 1, 2020 and failed or refused to flag the tradeline as disputed, in violation of the FDCPA.
16. In the credit reporting industry, data furnishers, such as the Defendant, communicate electronically with the credit bureaus.
17. Defendant had more than ample time to instruct Experian, Equifax, and Trans Union to flag its trade line as Disputed.
18. Defendant's inaction to have its trade line on Plaintiff's credit reports flagged as disputed was either negligent or willful.
19. Plaintiff suffered pecuniary and emotional damages as a result of Defendant's actions. Her credit report continues to be damaged due to the Defendant's failure to properly report the associated trade line.

VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT

20. Plaintiff realleged paragraphs 1 through 19 as if recited verbatim.

21. At all relevant times, Defendant, in the ordinary course of its business, regularly engaged in the practice of collecting debts on behalf of other individuals or entities.

22. Plaintiff is a "consumer" for purposes of the FDCPA, and the accounts at issue in this case are consumer debts.

23. Defendant is a "debt collector" under the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. §1692a(6).

24. Defendant's foregoing acts in attempting to collect this alleged debt violated 15 U.S.C. §1692e(8) by communicating to any person credit information, which is known to be false or should be known to be false, including failure to report a disputed debt as disputed.

25. To date, and as a direct and proximate cause of the Defendant's failure to honor its statutory obligations under the FDCPA, the Plaintiff has continued to suffer from a degraded credit report and credit score.

26. Plaintiff has suffered economic, emotional, general, and statutory damages as a result of these violations of the FDCPA.

WHEREFORE, PLAINTIFF PRAYS that this court grant her a judgment against Defendant for: .

- a. Actual damages;
- b. Statutory damages; and
- c. Statutory costs and attorneys' fees.

DATED: September 27, 2020

/s/ Susan S. Lafferty
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